

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

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In re:

Richard Harris

Chapter 13 Debtor

Case No. 20-22154-SHL

Chapter 13

Honorable Sean H. Lane

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ORDER APPROVING LOAN MODIFICATION AGREEMENT

Upon the motion, by notice of presentment dated October 13, 2021 (the “Motion”), for an order pursuant to Fed. R. Bankr P. 9019 and General Order #M-413 approving the entry into and performance by the above debtor(s) (the “Debtor(s)”) of a Loan Modification Agreement dated October 8, 2021, a copy of which is attached to the movant’s application as Exhibit “A” Thereto (the “Loan Modification”), modifying the loan referred to therein and related mortgage held by Wells Fargo Bank, NA on the Debtors’ residence; and there being due and sufficient notice of the Motion; and there being no opposition to the requested relief; and it appearing that the Loan Modification is fair and reasonable and in the best interests of the Debtor(s), it is hereby

ORDERED, that the Motion is granted and the Debtor is authorized to enter into and perform the Loan Modification, which as set forth in the Debtors moving application in support hereof, which provides for a new principal balance of \$334,667.76 and that the aforesaid balance shall be paid as follows:

Interest Rate	Principal and Interest Payment	Initial Escrows	Payment Date Begins	Term
4.6650%	\$1568.79	\$350.07	11/1/2021	171

The loan modification provides for initial tax and insurance escrows of \$350.07 to be included in the monthly mortgage payment for a total monthly payment of \$1918.86 commencing on November 1, 2021. The parties acknowledge that the aforesaid sum is subject to change in the event of an increase or decrease in the debtors’ real property taxes or homeowners’ insurance; and it is further

ORDERED that Wells Fargo Bank, NA shall deliver to the debtor a fully executed copy of the Loan Modification within ten (10) days of the entry of this Order; and it is further

ORDERED that Wells Fargo Bank, NA shall be permitted to amend its claim number 5 filed on February 28, 2020; and it is further

ORDERED, that it is acknowledged that the Debtor delivered the originally executed Loan Modification Agreement to Wells Fargo Bank, NA ;